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FACSIMILE TRANSMITTAL SHEET

TO:	Examiner Narayanaswamy Subramanian	FROM:	Benjamin S. Withrow
COMPANY:	USPTO - Art Unit 3624	DATE:	January 15, 2003
FAX NUMBER:	703-872-9326	TOTAL NO. OF PAGES INCLUDING COVER:	54
PHONE NUMBER:		SENDER'S REFERENCE NUMBER:	4284-5B2
RE:	Response to the communication mailed January 10, 2003	YOUR REFERENCE NUMBER:	09/591,073

☐ URGENT ☐ FOR REVIEW ☐ PLEASE COMMENT ☐ PLEASE REPLY ☐ ORIGINAL TO FOLLOW

NOTES/COMMENTS:

Please find attached the following:

- 1) Clean copy of replacement abstract and marked-up copy of abstract from
RESPONSE TO THE OFFICE ACTION MAILED SEPTEMBER 16, 2002.
These papers are submitted in response to the communication mailed JANUARY
10, 2003.

NOTE: The information contained in this transmission is privileged and confidential and intended ONLY for the individual or entity named above. If you should receive this transmission in error, please notify our office and return to the below address via the U.S. Postal Service.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Jeffrey A. Norris
Serial No. 09/591,073
Filed: 06/09/2000
For: **AUTOMATED LOAN PROCESSING**

Examiner: Subramanian, N.
Art Unit: 3624

Official

9/1/03
1/21/03

Commissioner for Patents
Washington, D.C. 20231

Sir:

RESPONSE TO THE NOTICE OF NON-COMPLIANT AMENDMENT
MAILED JANUARY 10, 2003

In response to the Notice of Non-Compliant Amendment mailed January 10, 2003, please find attached the following corrections.

In the Abstract of the Disclosure:

Please replace the Abstract of the Disclosure with the following:

C1

--A method and apparatus for closed loop, automatic processing of typical financial transactions, including loans, setting up checking, savings and individual retirement accounts, obtaining cashier's checks, ordering additional checks, issuing credit and debit cards, wire transferring money, and so on. The transactions are provided from a kiosk and controlled by a computer controller interacting with the consumer. In the case of loans, a computer controller helps the consumer in the completion of the application, performs the underwriting, and transfers funds. The computer controller obtains the information needed to process the application, determines whether to approve the loan, effects electronic fund transfers to the applicant's deposit account and arranges for automatic withdrawals to repay the loan. The computer controller reviews documentation requirements including consumer lending and other required documentation with the consumer and obtains acknowledgment of acceptance of terms by having the consumer sign an electronic signature pad.--

Attached is a marked-up version of the amendments made to the application by the current response. The attachment is captioned "VERSION WITH MARKINGS TO SHOW CHANGES MADE."